

## **ABSTRACT OF THE INVENTION**

Systems and methods of targeting savings deposits are provided that enable a depositor, such as a customer of a financial institution, to save money for various purposes or goals. A financial institution can make offers for targeting savings deposits to its customers using a financial statement that the financial institution prepares and provides to its customers to report information related to customers' financial accounts. Such offers can be solicited or unsolicited and can include one or more targeted savings plans customized to meet customers' savings goals. The financial statement can be further used to enable customers to enroll in one or more targeted savings plans and to make savings transactions according to such plans. A credit card account statement can be used for such purposes such that customers can make targeted savings deposits along with making payments to credit card accounts.

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